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2005 DEFERRED DEPOSIT LENDERS
ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to §§ 5-2-304(2) and 5-3.1-115, C.R.S., from licensed deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for 2005 ¹

		_____	565
1. Total deferred deposit loans made, arranged, collected, or taken by assignment in 2005:			
a. Deferred deposit loans	No. _____	1,472,470	\$ _____
			494,259,999
2. Deferred deposit loans <u>outstanding</u> as of December 31, 2005	No. _____	111,233	\$ _____
			33,270,827
3. Deferred deposit loans:		<u>Loan Amount</u>	<u>Finance Charge</u>
a. Maximum loan amount and finance charge	\$ _____	500	\$ _____
			75
b. Average loan amount and finance charge	\$ _____	335.67	\$ _____
			57.03
c. Average annual percentage rate (APR)			344.600 ²
d. Average loan term (average number of days)		17.99	Days
e. Total of defaulted loans in 2005	No. _____	162,360	\$ _____
1. Total of loans recovered			\$ _____
			40,324,064
2. Total of loans charged off			\$ _____
			21,478,537
4. Loans rescinded by next business day per § 5-3.1-107, C.R.S.	No. _____	4,651	\$ _____
			1,393,041
5. Number of loans renewed (refinanced/extended/rolled)	No. _____	412,041	\$ _____
			152,715,874
a. Number of loans renewed as a percent of total loans made			27.98%
6. Total number of individual consumers in 2005³	No. _____	248,326	
a. # of consumers with 12 or less new or refinanced loans	No. _____	211,975	
b. # of consumers with 13 or more new or refinanced loans	No. _____	36,351	

¹ The total licenses reported are representative of 122 individual lenders – some with multiple locations licensed.

² The average was derived from averaging the totals submitted by each lender (arithmetic mean) rather than each lender's reported average because some lenders reported estimates instead of actual averages.

³ These numbers are based in part upon estimates provided by lenders. In addition, they do not account for consumers that may have received loans from more than one lender.